

Information to identify the case:			
Debtor 1	Felix Maddox Swan		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Penny Jane Swan		
	First Name	Middle Name	Last Name
United States Bankruptcy Court Western District of Virginia			
Case number: 10-62737			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Felix Maddox Swan

Penny Jane Swan

1/7/16

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Felix Maddox Swan
Penny Jane Swan
Debtors

Case No. 10-62737-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6

User: smithd
Form ID: 3180W

Page 1 of 2
Total Noticed: 56

Date Rcvd: Jan 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2016.

db/jdb
cr
3203580 Felix Maddox Swan, Penny Jane Swan, 118 Elizabeth Street, Culpeper, VA 22701-4002
3203581 PNC MORTGAGE, A DIVISION OF PNC BANK, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5433
3203583 All Smiles Dental Care, 1043 Oaklawn Dr. # B, Culpeper, VA 22701-3339
3203586 +American Anesthesia of Virginia, P.O. Box 10069, Atlanta, GA 30384-0001
3203587 +Apogee Med Grp-Virginia, 1175 Devin Drive, Suite 385, Muskegon, MI 49441-6079
3203588 +Blue Ridge Cardiovascular Assocs, 545 Sunset Lane, Suite 102, Culpeper, VA 22701-3914
3203589 +CBC Collections, P.O. Box 6220, Charlottesville, VA 22906-6220
3203590 +Culpeper County Office of EMS, P.O. Box 8488, Virginia Beach, VA 23450-8488
3203592 +Culpeper Family Practice, 1200 Sunset Ln., #2210, Culpeper, VA 22701-3376
3203596 +Culpeper Regional Hospital, P.O. Box 592, RE: Bankruptcy, Culpeper, VA 22701-0500
3203594 +FPA Professional Lab Services, P.O. Box 222541, Chantilly, VA 20153-2541
3203595 +Fairfax Hospital, 3300 Gallows Road, Falls Church, VA 22042-3300
3203595 +Fauquier Hospital, c/o Credit Control Group, 11821 Rock Landing Drive,
Newport News, VA 23606-4207
3309096 Fredericksburg Credit Bureau, 10506 Wakeman Drive, Fredericksburg VA 22407-8040
3203597 #+Gastroenterology Associates, of Northern Virginia, 3022 Williams Drive, Suite 301,
Fairfax, VA 22031-4600
3203600 +Grant Konvalinka & Harrison PC, Ninth Floor Republic Center, 633 Chestnut Street,
Chattanooga, TN 37450-4000
3203602 +Inova Department of Medicine, P.O. Box 8696, Virginia Beach, VA 23450-8696
3203603 +Inova Fairfax Hospital, c/o Best Practices, Inc., P.O. Box 75567,
Baltimore, MD 21275-5567
3203604 #+J.L. Walston & Associates, Inc., 1107 W. Main St., Ste. 201, Durham, NC 27701-2028
3203605 +Medical Business Bureau, RE: Apogee Medical Group, P.O. Box 1219,
Park Ridge, IL 60068-7219
3203607 +Midwest Cntr for Stress and Anxiety, P.O. Box 205, Oak Harbor, OH 43449-0205
3203608 +National City Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
3203609 North American Credit Services, 810 Walker Road, Suite 100, Chattanooga, TN 37421
3343628 +PNC Mortgage a division of PNC Bank NA, 3232 Newmark Dr, Bankruptcy Dept,
Miamisburg OH 45342-5421
3203610 +Penn Credit Corporation, RE: Culpeper Regional Hospital, P.O. Box 988,
Harrisburg, PA 17108-0988
3203611 Physicians Asset Recovery, P.O. Box 57910, Jacksonville, FL 32241-7910
3203613 +Prince William Hospital, 8700 Sudley Road, Manassas, VA 20110-4415
3217793 +Rector and Visitors of UVA Medical Center, c/o Daniel & Hetzel, Attorneys at Law,
130 South Cameron Street, Winchester, VA 22601-4733
3219357 +Skyline Emer Phys LLC, c/o Grant Konvalinka & Harrison PC, GKH Law Offices, PO Box 24326,
Chattanooga TN 37422-4326
3203615 +Skyline Emergency Physicians, P.O. Box 48068, Jacksonville, FL 32247-8068
3203618 +UVA Health Services Foundation, P.O. Box 9007, Charlottesville, VA 22906-9007
3203619 +UVA Medical Center, P.O. Box 800750, Charlottesville, VA 22908-0750
3203617 United Consumers, Inc., P.O. Box 4466, Woodbridge, VA 22194-4466
3291825 +United Credit Recovery, P.O. Box 953245, Lake Mary, FL 32795-3245
3203621 +Virginia Radiology Associates, 8629 Sudley Road, Suite 102, Manassas, VA 20110-4590

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3203582 EDI: AMEREXPR.COM Jan 07 2016 21:43:00 American Express, P.O. Box 981535,
El Paso, TX 79998-1535
3274836 EDI: BECKLEE.COM Jan 07 2016 21:43:00 American Express Centurion Bank,
c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
3203584 EDI: ARROW.COM Jan 07 2016 21:43:00 Arrow Financial Services, 5996 W. Touhy Ave.,
Niles, IL 60714-4610
3203585 EDI: BANKAMER.COM Jan 07 2016 21:43:00 Bank of America, PO Box 15026,
Wilmington, DE 19850-5026
3203588 +EDI: CHASE.COM Jan 07 2016 21:43:00 Chase Card Services, P.O. Box 15298, RE: Bankruptcy,
Wilmington, DE 19850-5298
3481259 +EDI: RESURGENT.COM Jan 07 2016 21:43:00 East Bay Funding, LLC,
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
3203593 +E-mail/Text: pspitzer@emaonline.com Jan 07 2016 21:48:03 Emergency Medicine Associates,
20010 Century Blvd., Suite 200, Germantown, MD 20874-1118
3226493 +EDI: BANKAMER.COM Jan 07 2016 21:43:00 Fia Card Services, NA As Successor In Interest to,
Bank of America NA and Mbn America Bank, 1000 Samoset Drive, DE5-023-03-03,
Newark, DE 19713-6000
3284428 EDI: RESURGENT.COM Jan 07 2016 21:43:00 GE Money Bank, c/o B-Line, LLC, MS 550,
PO Box 91121, Seattle, WA 98111-9221
3203598 EDI: RMSC.COM Jan 07 2016 21:43:00 GE Money Bank/Bombardier, P.O. Box 530912,
Atlanta, GA 30353-0912
3203599 E-mail/Text: L2SHOWALTER@AUGUSTAHEALTH.COM Jan 07 2016 21:47:55 Genpact Services LLC,
Dept. CRH, P.O. Box 116, Ashley, PA 18706
3203601 EDI: HFC.COM Jan 07 2016 21:43:00 HSBC Card Services, P.O. Box 81622,
Salinas, CA 93912-1622
3234497 EDI: JEFFERSONCAP.COM Jan 07 2016 21:43:00 Jefferson Capital Systems LLC, PO BOX 7999,
SAINT CLOUD MN 56302-9617

District/off: 0423-6

User: smithd
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Jan 07, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3203606 EDI: MID8.COM Jan 07 2016 21:43:00 Midland Credit Management, 8875 Aro Dr., Ste 200,
San Diego, CA 92123-2255
3214749 +EDI: MID8.COM Jan 07 2016 21:43:00 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
3203579 +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Jan 07 2016 21:47:56
Office of the United States Trustee, 1st Campbell Square Bldg, 210, 1st Street,
Roanoke, VA 24011-1605
3203612 EDI: PRA.COM Jan 07 2016 21:43:00 Portfolio Recovery Assoc, Riverside Commerce Center,
120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4962
3227037 +EDI: PRA.COM Jan 07 2016 21:43:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., POB 41067, Norfolk VA 23541-1067
3203614 +E-mail/Text: wtolson@rrcsb.org Jan 07 2016 21:47:49 Rappahannock - Rapidan Comm Svcs Bd,
P.O. Box 1568, Culpeper, VA 22701-6568
3208177 EDI: RESURGENT.COM Jan 07 2016 21:43:00 Roundup Funding, LLC, MS 550, PO Box 91121,
Seattle, WA 98111-9221
3213753 EDI: ECAST.COM Jan 07 2016 21:43:00 eCAST Settlement Corporation, assignee,
of Chase Bank USA, N.A., POB 35480, Newark, NJ 07193-5480

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
GREENVILLE, SC 29602-0288
cr* +Fredericksburg Credit Bureau, Inc., 10506 Wakeman Drive, Fredericksburg, VA 22407-8040
3213754* eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 35480,
Newark, NJ 07193-5480
3203591 ##+Culpeper Medical Associates, 14115 Lovers Lane, Culpeper, VA 22701-4158
3203616 ##+Sok Yi MD, Inc., 633 Sunset Lane, Suite F, Culpeper, VA 22701-3942
3203620 ##+Virginia Laboratory Services, P.O. Box 1189, Harrisonburg, VA 22803-1189
TOTALS: 0, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2016 at the address(es) listed below:

Stuart C. Salmon on behalf of Debtor Felix Maddox Swan HarvilleLaw@gmail.com,
stsalmo2@yahoo.com
Stuart C. Salmon on behalf of Joint Debtor Penny Jane Swan HarvilleLaw@gmail.com,
stsalmo2@yahoo.com

TOTAL: 2